

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) CHAPTER 7
)
MCCARTHY, VALERIE J) CASE NO. 05-39067-MB
)
Debtor(s).) Hon. Manuel Barbosa

FINAL DISTRIBUTION REPORT

I, THOMAS E. SPRINGER, trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution.

SUMMARY OF DISTRIBUTION:

Chapter 7 Administrative Expenses:	\$3,936.34
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims (507(a)(3)-(a)(6)):	\$0.00
Secured Claims	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$1,504.20
Interest (726(a)(5)):	\$0.00
Surplus to Debtor (726(a)(6)):	\$0.00
Debtor's Homestead Exemption	\$7,500.00
TOTAL AMOUNT TO BE DISTRIBUTED:	\$12,940.54

REPORT OF DISTRIBUTION - CONT'D

1. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) Chapter 7 Administrative Expenses and U.S. Trustee quarterly fees pursuant to 28 U.S.C. §1930(6)	\$ 3,936.34	100.00000

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
	THOMAS E. SPRINGER, Trustee Fees	\$1,290.02	\$1,290.02
	THOMAS E. SPRINGER, Attorney for Trustee Fees	\$2,500.00*	\$2,500.00
	THOMAS E. SPRINGER, Attorney for Trustee Expenses	\$146.32	\$146.32

*The Trustee has voluntarily reduced attorneys' fees from \$5,898.50 to \$2,500.00 in order to allow unsecured creditors to receive a distribution.

2. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) Chapter 11 administrative expenses	\$ 0.00	

3. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)	\$ 0.00	

4. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
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§507(a)(3) - Wages, salaries or commissions limited to \$10,000.00	\$ 0.00	
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5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
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§507(a)(4) - Contributions Employee Benefit Plans	\$ 0.00	
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6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
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§507(a)(5) - Farmers' and Fishermans' claims to the extent of \$4,925.	\$ 0.00	
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7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
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§507(a)(6) - Deposits of consumers to the extent of \$2,225	\$ 0.00	
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8. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
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§507(a)(7) - Alimony, Maintenance and Support	\$ 0.00	
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9. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
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§724(b) - Secured Tax Lien Claims	\$ 0.00	
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10. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(8) - Unsecured Tax Claims excluding fines and penalties	\$ 0.00	

11. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(9) - Capital Commitments to Federal Depository Institutions	\$ 0.00	

12. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(2) - General Unsecured Claims To be paid <u>prorata</u> after costs of administration and priority claims are paid in full	\$ 64,514.96	2.33155

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
2	Citibank USA NA, General Unsecured 726(a)(2)	\$3,666.31	\$85.48
9	Coste, Gragory, General Unsecured 726(a)(2)	\$42,500.00	\$990.91
3	Discover Bank/Discover Financial Se, General Unsecured 726(a)(2)	\$11,150.64	\$259.98
4	Kohl's Department Store, General Unsecured 726(a)(2)	\$358.92	\$8.37
5	Recovery Management Systems Corpora, General Unsecured 726(a)(2)	\$742.85	\$17.32
6	Recovery Management Systems Corpora, General Unsecured 726(a)(2)	\$607.32	\$14.16
7	Recovery Management Systems Corpora, General Unsecured 726(a)(2)	\$2,551.74	\$59.50
8	Target National Bank (fka Retailers,	\$293.33	\$6.84

1	General Unsecured 726(a)(2) USAA Federal Savings Bank, General Unsecured 726(a)(2)	\$2,643.85	\$61.64
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13. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(3) - Tardily filed unsecured claims	\$ 0.00	

14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(4) - Fines/penalties	\$ 0.00	

15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(5) - Interest	\$ 0.00	

16. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(6) - Surplus to Debtor	\$ 0.00	

17. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§506 - Secured Claims	\$ 0.00	

18. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
Debtor's Homestead Exemption	\$ 7,500.00	100%

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
	VALERIE MC CARTHY	\$7,500.00	\$7,500.00

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED/ WITHDRAWN (DESIGNATE)
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WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

September 7, 2007
DATED: _____

/s/ Thomas E. Springer /s/
